

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

FRANCIS A ADETOLA
MARY O ADELOTA
Debtor(s)

Case No. 19-14307-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/08/2019.
- 2) The plan was confirmed on 04/08/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/30/2024.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,468.00
Less amount refunded to debtor	\$3,000.01

NET RECEIPTS:	\$15,467.99
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,550.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,530.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,080.61
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Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	NA	1,962.46	1,962.46	0.00	0.00
BANK OF AMERICA	Unsecured	NA	9,180.36	9,180.36	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	1,224.96	1,224.96	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	1,148.03	1,148.03	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	1,269.73	1,269.73	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	854.91	854.91	0.00	0.00
CITY OF PHILA	Priority	NA	NA	755.85	362.93	0.00
CITY OF PHILA	Secured	NA	1,472.03	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOSI	Unsecured	NA	314.88	314.88	0.00	0.00
DR LEONARDS SHOP NOW C/O	Unsecured	NA	598.34	598.34	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	37,669.43	13,206.34	6,341.37	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	24,463.09	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	405.27	405.27	0.00	0.00
LAND HOME FINANCIAL SERVICES, I	Secured	NA	55,272.78	504.87	0.00	0.00
LAND HOME FINANCIAL SERVICES, I	Secured	NA	1,391.02	1,391.02	0.00	0.00
LINEBERGER GOGGAN BLAIR & SAN	Unsecured	800.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	837.35	837.35	0.00	0.00
LVNV FUNDING	Unsecured	NA	2,682.95	2,682.95	0.00	0.00
MASSEY'S C/O	Unsecured	NA	653.57	653.57	0.00	0.00
MERRICK BANK	Unsecured	NA	2,443.58	2,443.58	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	3,126.26	3,126.26	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	2,220.42	2,220.42	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	1,291.55	1,291.55	0.00	0.00
MONROE & MAIN C/O	Unsecured	NA	178.05	178.05	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	29,928.30	NA	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	4,000.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	1,896.17	1,422.58	683.08	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	NA	473.59	0.00	0.00
PGW	Unsecured	NA	423.75	423.75	0.00	0.00
PGW	Unsecured	NA	553.13	553.13	0.00	0.00
PHILADELPHIA PARKING AUTHORITY	Unsecured	NA	76.00	76.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,765.07	1,765.07	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,027.33	1,027.33	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,035.16	1,035.16	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,206.42	1,206.42	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	6,295.84	6,295.84	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	NA	438.00	0.00	0.00
SANTANDER CONSUMER USA	Secured	NA	30,092.10	44.82	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	98,481.58	771.82	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	2,154.04	2,154.04	0.00	0.00
SEVENTH AVENUE C/O CREDITORS F	Unsecured	NA	1,465.60	1,465.60	0.00	0.00
WELLS FARGO BANK N.A.	Secured	NA	2,819.16	2,819.16	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,640.91	\$0.00	\$0.00
Debt Secured by Vehicle	\$44.82	\$0.00	\$0.00
All Other Secured	\$438.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,123.73	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,384.77	\$7,387.38	\$0.00
TOTAL PRIORITY:	\$15,384.77	\$7,387.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,177.65	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,080.61</u>
Disbursements to Creditors	<u>\$7,387.38</u>
TOTAL DISBURSEMENTS :	<u>\$15,467.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.